

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re:	Gage, Delphine M	§	Case No. 09 B 12196
		§	
	Debtor	§	
		§	

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 04/06/2009.

2) The plan was confirmed on 06/25/2009.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/16/2010 and 12/22/2011.

5) The case was converted on 01/10/2012.

6) Number of months from filing or conversion to last payment: 29.

7) Number of months case was pending: 34.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$15,300.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$13,810.00
Less amount refunded to debtor	\$0

**NET RECEIPTS:** \$13,810.00

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,800.00
Court Costs	\$0
Trustee Expenses & Compensation	\$766.69
Other	\$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$3,566.69

Attorney fees paid and disclosed by debtor \$700.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Schottler & Associates	Priority	\$2,800.00	NA	NA	\$0	\$0
American Home Mortgage Servicing	Secured	NA	\$19,604.70	\$19,604.70	\$0	\$0
American Home Mortgage Servicing	Secured	\$108,027.79	\$93,138.10	\$93,138.10	\$0	\$0
EMC Mortgage Corporation	Secured	\$117,998.76	\$134,147.92	\$117,407.52	\$0	\$0
EMC Mortgage Corporation	Secured	\$16,740.40	\$16,740.40	\$16,740.40	\$916.90	\$0
Real Time Resolutions	Secured	\$28,588.34	\$32,469.46	\$28,636.80	\$0	\$0
Real Time Resolutions	Secured	\$3,832.66	\$3,832.66	\$3,832.66	\$659.20	\$0
Bank Of America	Unsecured	\$210.00	NA	NA	\$0	\$0
Capital One	Unsecured	\$3,072.00	\$3,195.74	\$3,195.74	\$612.89	\$0
CitiFinancial	Unsecured	\$2,540.00	NA	NA	\$0	\$0
Hilco Receivables, LLC	Unsecured	\$2,714.00	NA	NA	\$0	\$0
Jefferson Capital Systems LLC	Unsecured	\$803.00	\$806.00	\$806.00	\$154.49	\$0
Jefferson Capital Systems LLC	Unsecured	\$384.00	\$384.00	\$384.00	\$73.60	\$0
Medsource	Unsecured	\$1,179.00	\$1,178.67	\$1,178.67	\$225.93	\$0
Midland Credit Management	Unsecured	\$1,736.00	\$1,814.81	\$1,814.81	\$348.05	\$0
National Capital Management	Unsecured	NA	\$7,166.31	\$7,166.31	\$1,374.40	\$0
National Capital Management	Unsecured	NA	\$3,637.08	\$3,637.08	\$697.55	\$0

(Continued)

**Scheduled Creditors:** (Continued)

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
National Capital Management	Unsecured	NA	\$3,381.58	\$3,381.58	\$648.54	\$0
Portfolio Recovery Associates	Unsecured	\$2,527.00	\$2,569.38	\$2,569.38	\$492.76	\$0
Portfolio Recovery Associates	Unsecured	\$1,347.00	\$1,347.09	\$1,347.09	\$258.20	\$0
Portfolio Recovery Associates	Unsecured	\$11,474.00	\$11,474.25	\$11,474.25	\$2,200.63	\$0
Portfolio Recovery Associates	Unsecured	\$2,539.00	\$2,539.98	\$2,539.98	\$487.13	\$0
Portfolio Recovery Associates	Unsecured	\$4,220.00	\$4,274.81	\$4,274.81	\$819.85	\$0
Portfolio Recovery Associates	Unsecured	\$2,573.00	NA	NA	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$1,453.00	\$1,425.22	\$1,425.22	\$273.19	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$146,044.32	\$0	\$0
Mortgage Arrearage	\$133,315.86	\$1,576.10	\$0
Debt Secured by Vehicle	\$0	\$0	\$0
All Other Secured	\$0	\$0	\$0
<b>TOTAL SECURED:</b>	\$279,360.18	\$1,576.10	\$0
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
<b>TOTAL PRIORITY:</b>	\$0	\$0	\$0
<b>GENERAL UNSECURED PAYMENTS:</b>	\$45,194.92	\$8,667.21	\$0

**Disbursements:**

Expenses of Administration	\$3,566.69	
Disbursements to Creditors	\$10,243.31	
<b>TOTAL DISBURSEMENTS:</b>		\$13,810.00

12) The trustee certifies that the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: February 28, 2012

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.